



Certified Forensic Loan Auditors

AFFIDAVIT OF FACTS

STATE OF GEORGIA)
) **sv.: AFFIDAVIT**
COUNTY OF FULTON)

I, Nkosi Gray, with personal knowledge of matters set forth herein, one of the people in Georgia, in correct public capacity, being of majority in age, competent to testify with clean hands declares and verifies that the facts stated herein are true, correct, and complete in all material facts, not misrepresented and made under the penalties of perjury of the laws of the United States of America and Georgia, except as to those matters that are therein made upon information and belief, and as to those claims or facts, the undersigned believes them to be true and admissible as evidence in a court of law and if called upon as a witness, I will testify to the veracity of my statements:

I, Nkosi Gray, have researched Bloomberg's Professional Service. I am authorized to use such service. I have completed the required training and I am voluntarily engaged in continual education through Bloomberg both online and at Bloomberg's New York facility, to stay abreast of Bloomberg Professional Service's latest developments. I have the requisite knowledge and the trained ability to navigate and perform effective searches on the Bloomberg Terminal.

I am also a certified Mortgage Securitization Auditor and I have the requisite knowledge and the trained ability to navigate and perform searches on the Bloomberg Terminal as well as the Securities Exchange Commission (SEC), Fannie Mae, Freddie Mac and Mortgage Electronic registration Systems (MERS) sites regarding the analysis of Mortgage loans and the subsequent loan-related documents.

The contents of this affidavit are factual, but it is provided for informational purposes only and is not to be construed as "legal advice."

I am available for court appearances, in person or via phone, for further clarification or explanation of the information provide herein, if necessary.

By 
Nkosi Gray, MSA/Bloomberg Professional Researcher



Certified Forensic Loan Auditors

STATE OF GEORGIA)

) sv.: ACKNOWLEDGEMENT

COUNTY OF FULTON)

On February 28, 2012 before me,

Carmen C. Copper
(Notary Public)

personally appeared **Nkosi Gray**, who proved to me on the basis of satisfactory evidence to be the man whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument under the penalty of perjury.

I certify under PENALTY OF PERJURY under the laws of the State of Georgia that the foregoing paragraph is true and correct.

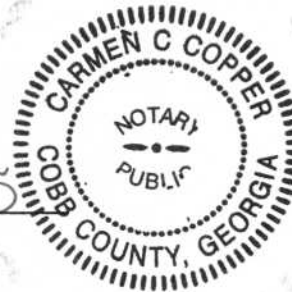
WITNESS my hand and official seal.

Signature

Carmen C. Copper (Seal)

My commission Expires

Dec 7th, 2015



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